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Patent

Attorney's Docket No. 032668-004

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of )  
)  
Daniel I. FLITCROFT et al. ) Group Art Unit: 2768  
)  
Application No.: 09/548,659 ) Examiner: Unassigned  
)  
Filed: April 13, 2000 )  
)  
For: DELIVERY OF A SECURE MEANS OF )  
GENERATING PERSON-TO-PERSON, )  
PERSON-TO-BUSINESS, BUSINESS- )  
TO-PERSON AND BUSINESS-TO- )  
BUSINESS FINANCIAL )  
TRANSACTIONS )

**INFORMATION DISCLOSURE STATEMENT**  
**TRANSMITTAL LETTER**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- ☒ No additional fee for submission of an IDS is required.
- ☐ The fee of \$240.00 (126) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- ☐ A certification under 37 C.F.R. § 1.97(e) is also enclosed.
- ☐ A certification under 37 C.F.R. § 1.97(e), a petition requesting consideration of the information disclosure statement, and the petition fee of \$130.00 (122) as set forth in 37 C.F.R. § 1.17(i) are also enclosed.
- ☐ Charge \$\_\_\_\_\_ to Deposit Account No. 02-4800 for the fee due.
- ☐ A check in the amount of \$\_\_\_\_\_ is enclosed for the fee due.

Information Disclosure Statement Transmittal Letter

Application No. 09/548,659

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The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By: 

Charles F. Wieland III  
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Date: August 2, 2000



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**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

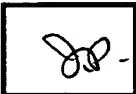
In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98.

Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

United States Patent No. 4,941,090	McCarthy	July 10, 1990
United States Patent No. 5,117,355	McCarthy	May 26, 1992
United States Patent No. 5,202,826	McCarthy	April 13, 1993
United States Patent No. 5,287,268	McCarthy	February 15, 1994
United States Patent No. 5,671,279	Elgamal	September 23, 1997
United States Patent No. 5,748,908	Yu	May 5, 1998
United States Patent No. 5,825,881	Colvin, Sr.	October 20, 1998
United States Patent No. 5,826,241	Stein et al.	October 20, 1998
United States Patent No. 5,826,243	Musmanno et al.	October 20, 1998
United States Patent No. 5,864,830	Armetta et al.	January 26, 1999
United States Patent No. Re. 36,116	McCarthy	February 23, 1999
United States Patent No. 5,890,137	Korceda	March 30, 1999
United States Patent No. 5,903,878	Talati et al.	May 11, 1999

The documents are being submitted within 3 months of the filing or entry of the national stage of this application or before the first Office Action on the merits, whichever is later, therefore no fee or certification is required under 37 C.F.R. § 1.97(b).

The Examiner's attention is directed to copending application number 09/235,836 and the documents cited therein.

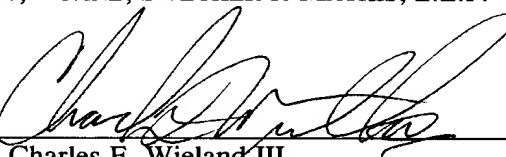
 In accordance with MPEP § 609(c)(2) (July 1998, page 600-112), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered. By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:



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Registration No. 33,096

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